Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF MISSOURI	-	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

02/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Tonji First name Rae Middle name	First name Middle name
	Bring your picture identification to your meeting with the trustee.	Stringfellow Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	9	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5936	

Debtor 1 Tonji Rae Stringfellow

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names Business name(s)		В	Business name(s)		
		EIN	E	EIN		
5.	Where you live		li	f Debtor 2 lives at a different address:		
		4879 Kossuth Avenue				
		Saint Louis, MO 63115 Number, Street, City, State & ZIP Code	N	Jumber, Street, City, State & ZIP Code		
		Saint Louis City				
		County	C	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	N	Jumber, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	C	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Debtor 1 Tonji Rae Stringfellow

Case number (if known)

Par	Tell the Court About	our B	ankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.		
	choosing to file under	■ Chapter 7						
		□с	hapter 11					
		□с	hapter 12					
		□с	hapter 13					
8.	How you will pay the fee		about how yo	u may pay. Typi attorney is subm	cally, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with		
					allments. If you choose this options (Official Form 103A).	n, sign and attach the Application for Individuals to Pay		
			ŭ		,	n only if you are filing for Chapter 7. By law, a judge may,		
			applies to you	ur family size and	d you are unable to pay the fee in	ur income is less than 150% of the official poverty line tha installments). If you choose this option, you must fill out ial Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the	■ No						
	last 8 years?	□ Y€			140			
			District			Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ No)					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your		o. Go to I	ine 12.				
	residence?	■ Ye	Has yo	ur landlord obtai	ined an eviction judgment agains	t you?		
				No. Go to line 1				
				Yes. Fill out <i>Init</i> bankruptcy peti		Judgment Against You (Form 101A) and file it with this		

Debtor 1 Tonji Rae Stringfellow Pg 4 of 54 Case number (if known)

Pari	3: Report About Any Bu	sinesses \	You Own	as a Sole Proprieto	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of busi	ness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, State	e & ZIP Code		
	separate sheet and attach it to this petition.		Check	the appropriate box	to describe your business:		
					ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as de	fined in 11 U.S.C. § 101(53A))		
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).					
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	No.	I am n	ot filing under Chapt	er 11.		
		□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.			1, I am a small business debtor according to the definition in the Bankruptcy Code, and I under Subchapter V of Chapter 11.		
		☐ Yes.			1, I am a small business debtor according to the definition in the Bankruptcy Code, and Subchapter V of Chapter 11.		
Part	4: Report if You Own or	Have Any	Hazardo	us Property or Any	Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat	☐ Yes.					
	of imminent and identifiable hazard to		What is t	he hazard?			
	public health or safety?						
	Or do you own any property that needs immediate attention?			iate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	Number, Street, City, State & Zip Code		

Debtor 1 Tonji Rae Stringfellow

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor	2 ((Spouse	Only	/ in	a.	Joint	Case
--------------	-----	---------	------	------	----	-------	------

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

D - I	Case 20-409		Doc 1 Filed 02/2	25/20 Entered 02/ Pg 6 of 54						
Dec	Tonji Rae Stringfe	ellow			Case number	(If known)				
Par	Answer These Quest	ions for R	Reporting Purposes							
16.	What kind of debts do you have?	16a.		rily consumer debts? Cons a personal, family, or househ		ned in 11 U.S.C. § 101(8) as "incurred by an				
			☐ No. Go to line 16b.							
			■ Yes. Go to line 17.							
		16b.		rily business debts? Busine r investment or through the contractions of the contraction o						
			☐ No. Go to line 16c.							
			☐ Yes. Go to line 17.	☐ Yes. Go to line 17.						
		16c.	State the type of debts	you owe that are not consum	ner debts or busines	s debts				
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Ch	apter 7. Go to line 18.						
	Do you estimate that after any exempt property is excluded and	■ Yes.		er 7. Do you estimate that aft be available to distribute to u		erty is excluded and administrative expense				
	administrative expenses are paid that funds will		■ No							
	be available for distribution to unsecured creditors?		☐ Yes							
18.	How many Creditors do	1 -49		□ 1,000-5,000		☐ 25,001-50,000				
	you estimate that you owe?	□ 50-99		☐ 5001-10,000		☐ 50,001-100,000				
		☐ 100-1 ☐ 200-9		☐ 10,001-25,00	00	☐ More than100,000				
19.	How much do you estimate your assets to be worth?	□ \$100	001 - \$100,000 ,001 - \$500,000	□ \$1,000,001 - □ \$10,000,001 □ \$50,000,001 □ \$100,000,00	- \$50 million - \$100 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion				
		□ \$500	,001 - \$1 million	— \$100,000,00	1 - \$500 111111011	Li More than \$50 billion				
20.	How much do you	□ \$0 - \$		□ \$1,000,001 -		□ \$500,000,001 - \$1 billion				
	estimate your liabilities to be?	_	001 - \$100,000	□ \$10,000,001 □ \$50,000,001		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion				
			,001 - \$500,000 ,001 - \$1 million	□ \$100,000,001		☐ More than \$50 billion				
Par	t7: Sign Below									
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.								
						under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.				
			If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.								
		bankrup and 357	tcy case can result in fine			r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519				
		Tonji R	Rae Stringfellow re of Debtor 1		Signature of Debtor	2				

Executed on

MM / DD / YYYY

Executed on February 25, 2020 MM / DD / YYYY

Debtor 1 Tonji Rae Stringfellow

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Andrew Kirkwood Sn	nith	Date	February 25, 2020
Signature of Attorney for Deb	tor		MM / DD / YYYY
Andrew Kirkwood Smith	1 61641		
A.K. Smith, LLC			
26A North Central Avenu Saint Louis, MO 63105	ue		
Number, Street, City, State & ZIP Code	;		
Contact phone 314-740-2989) E	mail address	aksmithlaw@gmail.com
61641 MO			
Bar number & State			

Fill in this infor	mation to identify your	case:	Pg 8 01 54	
Debtor 1	Tonji Rae Stringf	ellow		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	OF MISSOURI	
Case number _				☐ Check if this is an
(ii kilowii)				Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	19,356.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	19,356.00
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	15,924.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	2,180.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	324,320.00
	Your total liabilities	\$	342,424.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,207.62
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,278.00
Paı	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
	■ Yes		

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

Debtor 1 Tonji Rae Stringfellow Pg 9 of 54 Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$_____6,016.00

Opp the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	2,180.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	310,499.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	312,679.00

Case	e 20-40987 Doc 1	Filed 02/25/20	Entered 02/25/20 1	.6:22:07 Main	Document
Fill in this infor	mation to identify your case a		10 01 34		
Debtor 1	Tonji Rae Stringfellow				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the: EAST	ERN DISTRICT OF MIS	SSOURI		
					_
Case number _					☐ Check if this is an amended filing
					amenaea ming
Official Ec	orm 106A/B				
_		_			
	le A/B: Property				12/15
think it fits best. E	separately list and describe items. Be as complete and accurate as po	ssible. If two married pe	ople are filing together, both are	equally responsible for su	pplying correct
information. If mor Answer every ques	re space is needed, attach a separ stion.	ate sheet to this form. Or	the top of any additional pages,	write your name and cas	e number (if known).
		or Other Book Fetate Ver	Own or House on Interest In		
Part 1: Describe	Each Residence, Building, Land,	or Other Real Estate You	Own or have an interest in		
1. Do you own or	have any legal or equitable interes	st in any residence, build	ing, land, or similar property?		
■ No. Go to Pa	rt 2.				
☐ Yes. Where i	is the property?				
Part 2: Describe	Your Vehicles				
	ves. If you lease a vehicle, also rucks, tractors, sport utility ve	•	: Executory Contracts and Une	xpired Leases.	
3.1 Make:	Chevy	Who has an interest in	n the property? Check one	Do not deduct secured cl	aims or exemptions. Put
_	Equinox	Debtor 1 only	Title property? Check one	the amount of any secure Creditors Who Have Clair	
_	2016	Debtor 2 only		Current value of the	Current value of the
• • • • • • • • • • • • • • • • • • • •	te mileage: 100,000	Debtor 1 and Debto	•	entire property?	portion you own?
Other infor	mation: evy Equinox.	At least one of the d	ebtors and another		
	mate Mileage: 100,000	Check if this is cor	nmunity property	\$10,000.00	\$10,000.00
	ircraft, motor homes, ATVs an ats, trailers, motors, personal wa	d other recreational v			
	ar value of the portion you ow ave attached for Part 2. Write				\$10,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1	Tonji Rae Stringfello	w	-y 11 01 34	Case number (if known)	
Exam	ehold goods and furnishing ples: Major appliances, furnit		vare		
□ No ■ Yes	s. Describe				
	Miscel	aneous household go	ods and furnishings		\$1,000.00
□ No	ples: Televisions and radios; including cell phones, of s. Describe	ameras, media players, ga		rs, printers, scanners; music collec	
	Miscel	aneous electronics			\$100.00
Exam _i ■ No	ctibles of value ples: Antiques and figurines; other collections, mem s. Describe		artwork; books, pictures, or	other art objects; stamp, coin, or b	aseball card collections;
Exam _i □ No	musical instruments		quipment; bicycles, pool ta	bles, golf clubs, skis; canoes and l	ayaks; carpentry tools;
	Miscel	aneous hobby equipm	nent		\$50.00
■ No □ Yes 11. Cloth <i>Exar</i> □ No	mples: Pistols, rifles, shotguns. Describe				
	Miscel	aneous wearing appa	rel		\$200.00
□ No	nples: Everyday jewelry, cosss. Describe	ume jewelry, engagement aneous jewelry	rings, wedding rings, heirlo	oom jewelry, watches, gems, gold,	silver \$50.00
Exar ■ No □ Yes 14. Any o ■ No	farm animals mples: Dogs, cats, birds, hors s. Describe other personal and househ s. Give specific information	old items you did not alre	eady list, including any he	ealth aids you did not list	

Official Form 106A/B Schedule A/B: Property page 2

Debtor 1	Tonji Rae Stringfellow	Case number (if known)	
	the dollar value of all of your entries fror Part 3. Write that number here	n Part 3, including any entries for pages you have attached	\$1,400.00
Part 4: De	escribe Your Financial Assets	_	
Do you o	wn or have any legal or equitable interes	t in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No	aples: Money you have in your wallet, in you	r home, in a safe deposit box, and on hand when you file your petitior	n
		Cash	\$5.00
		accounts; certificates of deposit; shares in credit unions, brokerage hourts with the same institution, list each.	ouses, and other similar
		Institution name:	
	17.1.	Regions Bank. Savings Account.	\$1.00
	17.2.	Pre-loaded debit card	\$100.00
Exam ■ No	s, mutual funds, or publicly traded stocks apples: Bond funds, investment accounts with	s brokerage firms, money market accounts	\$100.00
Exam No □ Yes. Non-p	s, mutual funds, or publicly traded stocks aples: Bond funds, investment accounts with	s brokerage firms, money market accounts	
Exam No □ Yes. 19. Non-p joint v	s, mutual funds, or publicly traded stocks apples: Bond funds, investment accounts with Institution or issued by traded stock and interests in incoventure	brokerage firms, money market accounts uer name: proporated and unincorporated businesses, including an interest	\$100.00
Exam No □ Yes. 19. Non-p joint v	s, mutual funds, or publicly traded stocks aples: Bond funds, investment accounts with Institution or issumbticly traded stock and interests in inco	brokerage firms, money market accounts der name: proporated and unincorporated businesses, including an interest	
Exam No Yes. No-p joint No Yes. No Yes.	s, mutual funds, or publicly traded stocks aples: Bond funds, investment accounts with Institution or issublicly traded stock and interests in incoventure . Give specific information about them	brokerage firms, money market accounts der name: proporated and unincorporated businesses, including an interest	
Exam No Yes. 19. Non-p joint v No Yes. 20. Gover Negon Non-r No	s, mutual funds, or publicly traded stocks aples: Bond funds, investment accounts with Institution or issublicly traded stock and interests in incoventure . Give specific information about them	brokerage firms, money market accounts uer name: prporated and unincorporated businesses, including an interest """ % of ownership: egotiable and non-negotiable instruments cashiers' checks, promissory notes, and money orders.	
Exam No Yes. 19. Non-p joint v No Yes. 20. Gover Negon Non-r No Yes.	s, mutual funds, or publicly traded stocks apples: Bond funds, investment accounts with Institution or issubublicly traded stock and interests in incoventure . Give specific information about them	brokerage firms, money market accounts uer name: prporated and unincorporated businesses, including an interest """ % of ownership: egotiable and non-negotiable instruments cashiers' checks, promissory notes, and money orders.	in an LLC, partnership, and
Exam No Yes. 19. Non-p joint v No Yes. 20. Gover Negon Non-r No Yes. 21. Retire Exam No	s, mutual funds, or publicly traded stocks apples: Bond funds, investment accounts with Institution or issubublicly traded stock and interests in incoventure . Give specific information about them	brokerage firms, money market accounts der name: proporated and unincorporated businesses, including an interest % of ownership: regotiable and non-negotiable instruments cashiers' checks, promissory notes, and money orders. It transfer to someone by signing or delivering them.	in an LLC, partnership, and
Exam No Yes. 19. Non-p joint v No Yes. 20. Gover Negon Non-r No Yes. 21. Retire Exam No	s, mutual funds, or publicly traded stocks apples: Bond funds, investment accounts with Institution or issue publicly traded stock and interests in incoventure . Give specific information about them	brokerage firms, money market accounts uer name: prporated and unincorporated businesses, including an interest % of ownership: egotiable and non-negotiable instruments cashiers' checks, promissory notes, and money orders. It transfer to someone by signing or delivering them.	in an LLC, partnership, and

ements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No

page 3

Filed 02/25/20 Entered 02/25/20 16:22:07 Case 20-40987 Doc 1 Main Document Pg 13 of 54 Case number (if known) Debtor 1 Tonji Rae Stringfellow Institution name or individual: Yes. \$850.00 Security deposit with landlord 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation. Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: **Term Life Insurance** \$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

Official Form 106A/B Schedule A/B: Property page 4

Debtor 1	Tonji Rae Stringfellow	Pg 14 of 54	Case number (if known)	
☐ Yes	s. Give specific information			
Exar ■ No	ns against third parties, whether or not you have file mples: Accidents, employment disputes, insurance claims. Describe each claim		and for payment	
24 Otho	r contingent and unliquidated claims of every nature	n including counteralsims	of the debter and rights to set o	ff alaims
■ No	r contingent and unliquidated claims of every nature	e, including counterclaims	or the debtor and rights to set of	ii ciaiiiis
	s. Describe each claim			
35. Any f	inancial assets you did not already list			
■ No				
☐ Yes	s. Give specific information			
	I the dollar value of all of your entries from Part 4, in Part 4. Write that number here			\$7,956.00
Part 5:	Describe Any Business-Related Property You Own or Have	an Interest In. List any real esta	ate in Part 1.	
37. Do yo ı	a own or have any legal or equitable interest in any busines	ss-related property?		
■ No. (Go to Part 6.			
☐ Yes.	Go to line 38.			
	Describe Any Farm- and Commercial Fishing-Related Property you own or have an interest in farmland, list it in Part 1.	rty You Own or Have an Interes	st In.	
46. Do y o	ou own or have any legal or equitable interest in any	/ farm- or commercial fishin	ng-related property?	
■ N	o. Go to Part 7.			
☐ Ye	es. Go to line 47.			
Part 7:	Describe All Property You Own or Have an Interest in T	hat You Did Not List Above		
	ou have other property of any kind you did not alrea nples: Season tickets, country club membership	dy list?		
■ No				
⊔ Yes	s. Give specific information			
54. Add	I the dollar value of all of your entries from Part 7. W	rite that number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. Par	t 1: Total real estate, line 2			\$0.00
	t 2: Total vehicles, line 5	\$10,000.00	_	+5100
57. Par	t 3: Total personal and household items, line 15	\$1,400.00		
58. Par	t 4: Total financial assets, line 36	\$7,956.00		
59. Par	t 5: Total business-related property, line 45	\$0.00		
60. Par	t 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Par	t 7: Total other property not listed, line 54	+ \$0.00		
62. Tot a	al personal property. Add lines 56 through 61	\$19,356.00	Copy personal property total	\$19,356.00
63. Tot a	al of all property on Schedule A/B. Add line 55 + line	62		\$19.356.00

Official Form 106A/B Schedule A/B: Property page 5

Fill in this inform	mation to identify your	case:			
Debtor 1	Tonji Rae Stringfo	ellow			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	OF MISSOURI		
Case number _ (if known)				1	☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exe	mpt
--	-----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Miscellaneous household goods and furnishings	\$1,000.00		\$1,000.00	RSMo § 513.430.1(1)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous electronics Line from Schedule A/B: 7.1	\$100.00		\$100.00	RSMo § 513.430.1(1)
Line Holli Schedule A.B. 111			100% of fair market value, up to any applicable statutory limit	
Miscellaneous hobby equipment Line from Schedule A/B: 9.1	\$50.00		\$50.00	RSMo § 513.430.1(1)
Line Holli Schedule A.D. 3.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous wearing apparel	\$200.00		\$200.00	RSMo § 513.430.1(1)
Line from Scriedule Arb. 11.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	RSMo § 513.430.1(2)
LING HOLL SUITEWARE AVD. 12.1			100% of fair market value, up to any applicable statutory limit	

De	ebtor 1 I onji Rae Stringfellow			Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property			Specific laws that allow exemption	
		Schedule A/B			
	Regions Bank. Savings Account. Line from Schedule A/B: 17.1	\$1.00		\$1.00	RSMo § 513.430.1(3)
	Line IIom Schedule A.B. TTT			100% of fair market value, up to any applicable statutory limit	
	Pre-loaded debit card Line from Schedule A/B: 17.2	\$100.00		\$100.00	RSMo § 513.430.1(3)
	Line nom Schedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	
	401K through current employer Line from Schedule A/B: 21.1	\$7,000.00		\$7,000.00	RSMo § 513.430.1(10)(f)
	Line IIom Schedule A.B. 21.1		☐ 100% of fair market value, up any applicable statutory limit		
	Pension upon Retirement Line from Schedule A/B: 21.2	\$0.00		\$0.00	RSMo § 513.430.1(10)(e)
	Line IIom Schedule A.B. 21.2			100% of fair market value, up to any applicable statutory limit	
	Term Life Insurance Line from Schedule A/B: 31.1	\$0.00		\$0.00	RSMo § 513.430.1(7)
	Line IIoiii Schedule A/B. 31.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/22 and every			led on or after the date of adjustmer	nt.)
	■ No	. ,		and the same of th	•
	Yes. Did you acquire the property cover	red by the exemption wi	ithin 1	.215 days before you filed this case	?
	□ No			,	-
	Yes				

0000 20		Pa	17 of 54	02/20/20 20/22		arriorit
Fill in this information to	to identify you					
Debtor 1 Ton	nji Rae String	fellow				
First		Middle Name	Last Name			
Debtor 2 (Spouse if, filing) First 1	Name	Middle Name	Last Name			
United States Bankrupto	y Court for the:	EASTERN DISTRICT OF M	IISSOURI			
C						
Case number (if known)					☐ Check	if this is an
					_	led filing
Official Form 106	SD.					
Schedule D: C	reditors	Who Have Claim	s Secure	d by Property	/	12/15
		two married people are filing tog ut, number the entries, and attac				
1. Do any creditors have cla	aims secured by	your property?				
☐ No. Check this bo	x and submit th	is form to the court with your ot	her schedules. Y	ou have nothing else to	report on this form.	
■ Yes. Fill in all of the		•		3		
		ciow.				
Part 1: List All Secur			Pr	Column A	Column B	Column C
for each claim. If more than	one creditor has	nore than one secured claim, list the a particular claim, list the other cred al order according to the creditor's i	litors in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Exeter Finance		Describe the property that secur	res the claim:	\$15,924.00	\$10,000.00	\$5,924.00
Creditor's Name		2016 Chevy Equinox 100, 2016 Chevy Equinox. App Mileage: 100,000	· I			. ,
Po Box 166097		As of the date you file, the claim apply.	is: Check all that			
Irving, TX 75016	;	Contingent				
Number, Street, City, State	te & Zip Code	☐ Unliquidated				
		Disputed				
Who owes the debt? Che	eck one.	Nature of lien. Check all that app	oly.			
■ Debtor 1 only		An agreement you made (such	as mortgage or se	ecured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2 o	nly	☐ Statutory lien (such as tax lien,	mechanic's lien)			
☐ At least one of the debto	rs and another	☐ Judgment lien from a lawsuit				
Check if this claim rela community debt	tes to a	Other (including a right to offse	t)			
Date debt was incurred	2018	Last 4 digits of account n	umber 1001			
Add the dollar value of y	our entries in Co	olumn A on this page. Write that n	number here:	\$15,92	4.00	

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

If this is the last page of your form, add the dollar value totals from all pages.

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$15,924.00

	Cass	20 10001 200	1 1100 02/2	Pa 18 of 54	u 02/20	720 20122101		arriorne .
Fill	in this inform	ation to identify your c	ase:					
Del	otor 1	Tonji Rae Stringfe	llow					
٥٠.	0.01	First Name	Middle Name	Last Name	9			
	otor 2							
(Spc	ouse if, filing)	First Name	Middle Name	Last Name	9			
Uni	ted States Ban	kruptcy Court for the:	EASTERN DISTRIC	T OF MISSOURI				
Cas	se number							
	nown)						☐ Check	if this is an
							amend	ed filing
∩ £4	icial Form	106E/E						
	ficial Form		a a Hayra Haga	aa.d Olaim	_			40/45
		F: Creditors W						12/15
Sche eft.	edule D: Credito	ory Contracts and Unexpi rs Who Have Claims Secu inuation Page to this page ber (if known).	red by Property. If more	e space is needed, co	py the Part	you need, fill it out,	number the entries in	n the boxes on the
Par	t 1: List All	of Your PRIORITY Uns	secured Claims					
1.	Do any creditor	rs have priority unsecured	claims against you?					
	☐ No. Go to Pa	art 2.						
	Yes.							
2.	identify what typ possible, list the	priority unsecured claims e of claim it is. If a claim has claims in alphabetical orden nan one creditor holds a par	both priority and nonprion according to the creditor	ority amounts, list that or 's name. If you have m	laim here ar	nd show both priority a	and nonpriority amoun	ts. As much as
	(For an explanat	tion of each type of claim, se	ee the instructions for this	form in the instruction	booklet.)			
						Total claim	Priority amount	Nonpriority amount
	7				Stringfe			
2.1	Internal	Revenue Service	Last 4 digit	s of account number	_	\$1,800.00	\$730.00	\$1,070.00
	,	ditor's Name	When week	المحسينية المعاملة	2018-20	10		
	PO Box Philadel	7346 phia, PA 19101	when was	the debt incurred?	2010-20	19	_	
		eet City State Zip Code	As of the da	ate you file, the claim	is: Check a	ll that apply		
	Who incurred	the debt? Check one.	☐ Continge	ent				
	Debtor 1 or	nly	☐ Unliquida	ated				
	Debtor 2 or	nly	☐ Disputed					
	_	nd Debtor 2 only		IORITY unsecured cla	im:			
	_	e of the debtors and another		c support obligations				
	_	is claim is for a commun	_	nd certain other debts y	ou owe the	government		
		ubject to offset?	_	or death or personal inj		•		
	■ No	-	☐ Other. S		•			
			_ 33 0					

☐ Yes

Taxes

Debtor 1 Tonji Rae Stringfellow	Pg 19 of 54	Case numb	er (if known)		
St. Louis County Collector of Revenue	Last 4 digits of account number	Stringfe Ilow	\$380.00	\$380.00	\$0.00
Priority Creditor's Name 41 S Central Avenue Saint Louis, MO 63105	When was the debt incurred?	2018			
Number Street City State Zip Code	As of the date you file, the claim	is: Check all tha	t apply		
Who incurred the debt? Check one.	☐ Contingent				
■ Debtor 1 only	☐ Unliquidated				
☐ Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
☐ At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt	■ Taxes and certain other debts y	ou owe the gove	ernment		
Is the claim subject to offset?	Claims for death or personal in				
■ No	☐ Other. Specify				
Yes	Taxes				
4. List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each of than one creditor holds a particular claim, list the other part 2.	laim. For each claim listed, identify when	at type of claim i	it is. Do not list claims	already included in Par	t 1. If more
Part 2.				Total clair	m
4.1 Acct Res Crp	Last 4 digits of account numb	er 8858			\$322.00
Nonpriority Creditor's Name 700 Goddard Avenue Chesterfield, MO 63005	When was the debt incurred?	2017			
Number Street City State Zip Code	As of the date you file, the cla	im is: Check all	that apply		
Who incurred the debt? Check one.					
Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsec	ured claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	Obligations arising out of a s	eparation agreer	ment or divorce that yo	ou did not	
No	Debts to pension or profit-sh	aring plans, and	other similar debts		
	· ·		outor outlined dobto		
☐ Yes	Other. Specify Medical	Exhelipes			

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Debt	or 1 Tonji Rae Stringfellow		Case number (if known)	
4.2	Ashro	Last 4 digits of account number	6220	\$382.00
	Nonpriority Creditor's Name 3650 Milwaukee St Madison. WI 53714	When was the debt incurred?	2015	
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Services	ous Consumer Products and	
4.3	Carhop Finance	Last 4 digits of account number	2488	\$0.00
	Nonpriority Creditor's Name 7401 Bush Lake Rd Minneapolis, MN 55439	When was the debt incurred?	2016	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharing		
	Yes	Other. Specify Automobile)	
4.4	Charter Communications Nonpriority Creditor's Name	Last 4 digits of account number	Stringfellow	\$0.00
	PO Box 790086 Saint Louis, MO 63179	When was the debt incurred?	2018	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify Medical Ex	penses	

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Case number (if known)

Deptor	1 I onji Rae Stringfellow		Case number (if known)	
4.5	Con Col Mgmn (Club Fitness) Nonpriority Creditor's Name	Last 4 digits of account number	9077	\$162.00
	Pob 1839 Maryland Heights, MO 63043	When was the debt incurred?	2016	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Miscellaned Services	ous Consumer Products and	
4.6	Credit One Bank Na	Last 4 digits of account number	8385	\$382.00
	Nonpriority Creditor's Name Po Box 98872 Las Vegas, NV 89193	When was the debt incurred?	2019	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin		
	☐ Yes	■ Other. Specify Miscellaned Services	ous Consumer Products and	
4.7	First Premier Bank	Last 4 digits of account number	3671	\$494.00
	Nonpriority Creditor's Name 3820 N Louise Ave Sioux Falls, SD 57107	When was the debt incurred?	2019	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	Other. Specify Miscellaned Services	ous Consumer Products and	

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Case number (if known)

Depto	Tonji Rae Stringfellow	Case number (if known)	
4.8	Hub Furnitur	Last 4 digits of account number 4388	\$0.00
	Nonpriority Creditor's Name 1901 S Broadway	When was the debt incurred? 2010	
	Saint Louis, MO 63104 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	AS OF the date you me, the diam is. Offect all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce report as priority claims	e that you did not
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar d	ebts
	Yes	■ Other. Specify Miscellaneous Consumer Prod Services	ucts and
4.9	Jill Olsen (Prestige)	Last 4 digits of account number Stringfellow	\$5,935.00
	Nonpriority Creditor's Name 118 North Conistor Lane, Suite B Liberty, MO 64068	When was the debt incurred? 2014	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce report as priority claims	e that you did not
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar d	ebts
	Yes	Other. Specify Collection	
4.1	Missouri Payday Loans	Last 4 digits of account number 6027	\$0.00
	Nonpriority Creditor's Name		
	9554 Page Saint Louis, MO 63132	When was the debt incurred? 2011	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar d	ebts
	☐ Yes	Miscellaneous Consumer Prod Other. Specify Services	ucts and

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Case number (if known)

Debi	1011ji Kae Stringlellow							
4.1 1	Mohela/sofi	Last 4 digits of account number	0016	\$278,893.00				
	Nonpriority Creditor's Name 633 Spirit Drive	When was the debt incurred?	2007					
	Chesterfield, MO 63005 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	•	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	Student loans	<u> </u>					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not					
	■ No	<u>-</u> ' ' '	☐ Debts to pension or profit-sharing plans, and other similar debts					
	□ Yes	Other. Specify						
		Educationa	-					
4.1 2	Mohela/sofi	Last 4 digits of account number	0017	\$31,606.00				
	Nonpriority Creditor's Name 633 Spirit Drive Chesterfield, MO 63005	When was the debt incurred?	2007-2019					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if this claim is for a community	Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	Other. Specify						
		Educationa	ıl					
4.1 3	Montgomery Ward Nonpriority Creditor's Name	Last 4 digits of account number	6290	\$274.00				
	1112 7th Ave Monroe, WI 53566	When was the debt incurred?	2015					
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply					
	Who incurred the debt? Check one.							
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if this claim is for a community	Student loans						
	debt Is the claim subject to offset? —	☐ Obligations arising out of a separeport as priority claims						
	No	Debts to pension or profit-sharing						
	☐Yes	Miscellane Other. Specify Services	ous Consumer Products and					

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Case number (if known)

Ncb Management Service (Rise) Nonpriority Creditor's Name	Last 4 digits of account number	6566	\$1,775.00
1 Allied Drive	When was the debt incurred?	2019	
Trevose, PA 19053 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
Yes	■ Other. Specify Miscellane Services	ous Consumer Products and	
Rise/ecs	Last 4 digits of account number	8371	\$0.00
Nonpriority Creditor's Name 4150 International Plaza Fort Worth, TX 76109	When was the debt incurred?	2019	
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharir		
Yes	Other. Specify Miscellane Services	ous Consumer Products and	
Speedy Cash	Last 4 digits of account number	Stringfellow	\$0.00
Nonpriority Creditor's Name PO Box 780408 Wichita, KS 67278	When was the debt incurred?	2018	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	•	
■ No	Debts to pension or profit-sharir		
☐ Yes	■ Other, Specify Medical Ex	penses	

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Case number (if known)

SSM Medical Health Group Nonpriority Creditor's Name	Last 4 digits of account number	Stringfellow	\$0.00
PO Box 795100 Saint Louis, MO 63179	When was the debt incurred?	2018	
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	Other. Specify Medical Ex	penses	
St. Mary's Hospital	Last 4 digits of account number	Stringfellow	\$0.00
Nonpriority Creditor's Name	-		
PO Box 776236	When was the debt incurred?	2018	
Chicago, IL 60677 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	rio er ano dato you me, me etami	er chook an unat apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	■ Other. Specify Medical Ex	penses	
The Barton Law Group, LLC		Stringfollow	¢2,000,00
(Sunshine Ente Nonpriority Creditor's Name	Last 4 digits of account number	Stringfellow	\$2,000.00
17600 Chesterfield Airport Road Suite 201	When was the debt incurred?	2012	
Chesterfield, MO 63005 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	,		
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	·	
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	Other Specify Collection		

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4.2 0	Transworld Sys Inc/55 (St. Marys)	Last 4 digits of account number 7468	\$250.00
	Nonpriority Creditor's Name Pob 15270	When was the debt incurred? 2019	
	Wilmington, DE 19850 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other. Specify Medical Expenses	
4.2	Vance & Huffman Llc (Tempoe) Nonpriority Creditor's Name	Last 4 digits of account number 4481	\$1,600.00
	55 Monette Parkway Smithfield, VA 23430	When was the debt incurred? 2018	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify Miscellaneous Consumer Products and Services	
4.2	Webbank/fingerhut	Last 4 digits of account number 8299	\$245.00
2	Nonpriority Creditor's Name	Last 4 digits of account number 8299	Ψ243.00
	6250 Ridgewood Road Saint Cloud, MN 56303	When was the debt incurred? 2019	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Miscellaneous Consumer Products and Services	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Tonji Rae Stringfellow

Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	2,180.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	2,180.00
		,			2,100.00
					Total Claim
	6f.	Student loans	6f.	\$	310,499.00
Total					<u> </u>
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that			
	-9.	you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	13,821.00
		11616.			<u> </u>
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	324,320.00
	•		-		

Fill in this infor					
Debtor 1					
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		EASTERN DISTRICT C	DF MISSOURI		
Case number					
(if known)					☐ Check if this is an
					amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Landlord	One year lease

			Pa 20 of 54		
Fill in this	information to identify you	r case:			
Debtor 1	Tonji Rae String	fellow			
20210	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	EASTERN DISTRICT C	F MISSOURI		
Case numb	ner				
(if known)					☐ Check if this is an
					amended filing
~ (c)	I = 400LL				
	l Form 106H				
Sched	ule H: Your Cod	debtors			12/15
	and case number (if knowr you have any codebtors? (li	,		as a codebtor.	
■ Nie					
■ No					
☐ Yes					
	nin the last 8 years, have yo a, California, Idaho, Louisiana				tates and territories include
■ No.	Go to line 3.				
	. Did your spouse, former spo	ouse, or legal equivalent live	e with you at the time?		
	, , , , , , , , , , , , , , , , , , , ,	,	, , , , , , , , , , , , , , , , , , , ,		
in line Form out Co	2 again as a codebtor only 106D), Schedule E/F (Officia Dlumn 2.	if that person is a guaran	tor or cosigner. Make	sure you have listed the 06G). Use Schedule D, Sc	vith you. List the person shown creditor on Schedule D (Official hedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and I	ZIP Code		Column 2: The credi Check all schedules	tor to whom you owe the debt
				oriook an corroadioo	лас арргу.
3.1				Schedule D, line	
ſ	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
1	Number Street			_	
(City	State	ZIP Code		
2.0				Польть в п	
3.2	Name			Schedule D, line	
	· · · · · · · · · · · · · · · · · · ·			☐ Schedule E/F, line	·
				☐ Schedule G, line	
	Number Street	Chale	710.0-4-		
(City	State	ZIP Code		

Fill	in this information to identify your ca	ase:							
Del	otor 1 Tonji Rae St	ringfellow							
	btor 2 puse, if filing)				_				
Uni	ited States Bankruptcy Court for the	: EASTERN DISTRICT	OF MISSOURI						
(If kr	se number		-				nded filing		tion chapter ate:
0	fficial Form 106I					MM / DI)/ YYYY		
S	chedule I: Your Inc	ome							12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	r spouse is not filing wi	ith you, do not inc	lude infori	mati	on about your	spouse. If n	nore space	is needed,
1.	Fill in your employment information.		Debtor 1			Debt	or 2 or non-	filing spou	se
	If you have more than one job,	Empleyment status	■ Employed			□ Er	☐ Employed		
	attach a separate page with information about additional	Employment status	☐ Not employed			□ No	☐ Not employed		
	employers.	Occupation	Teacher						
	Include part-time, seasonal, or self-employed work.	Employer's name	St. Louis Pub	lic Schoo	ls				
	Occupation may include student or homemaker, if it applies.	Employer's address	#4 Gateway D Saint Louis, N						
		How long employed the	here? 7 yea	rs					
Par	rt 2: Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to	report for	any	line, write \$0 in	the space. I	nclude your	non-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informa	ion for all e	empl	oyers for that pe	rson on the	lines below	. If you need
						For Debtor 1		ebtor 2 or iling spous	e
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	5,728.6	o \$	N	/A
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.0	<u> </u>	N	<u>/A</u>

Official Form 106l Schedule I: Your Income page 1

4. **\$ 5,728.60**

N/A

Calculate gross Income. Add line 2 + line 3.

Debt	or 1	Tonji Rae Stringfellow	-	Case	number (if known)				
					Debtor 1	noi	r Debtor 2 n-filing sp	pouse	
	Cop	by line 4 here	4.	\$	5,728.60	. \$_		N/A	-
5.	List	t all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	943.84	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	440.77	\$		N/A	-
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$_		N/A	=
	5e.	Insurance	5e.	\$_	50.92			N/A	-
	5f. 5g.	Domestic support obligations Union dues	5f. 5g.	\$_ \$	0.00 85.45	· \$_ \$		N/A N/A	-
	5y. 5h.	Other deductions. Specify:	5g. 5h.⊣	: —	0.00			N/A	=
6.	Add	d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	\$	1,520.98	. · _		N/A	-
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 	4,207.62			N/A	=
				Ψ_	4,207.02	. Ψ_		IVA	-
8.	8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross							
		receipts, ordinary and necessary business expenses, and the total							
	٠.	monthly net income.	8a.	\$_	0.00	. \$_		N/A	-
	8b.	Interest and dividends	8b.	\$	0.00	\$_		N/A	-
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce							
		settlement, and property settlement.	8c.	\$	0.00	\$		N/A	
	8d.	• •	8d.	\$	0.00			N/A	-
	8e.	Social Security	8e.	\$	0.00	. \$_		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$		N/A	
	8g.	Pension or retirement income	_ 8g.	\$-	0.00	· \$_		N/A	-
	8h.	Other monthly income. Specify:	8h	*	0.00			N/A	-
				_		1 -			T
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_		N/A	<u>\</u>
10.			10. \$		4,207.62 + \$		N/A	= \$	4,207.62
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.							
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not ecify:	depen			•			0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certaillies					12.	\$	4,207.62
								Combir monthl	ned y income
13.		you expect an increase or decrease within the year after you file this form No.	?						, moonie
		Yes. Explain:							

Official Form 106l Schedule I: Your Income page 2

Fill	in this informa	tion to identify yo	our case:			1		
Deb	otor 1	Tonji Rae St	rinafello	N		Chec	ck if this is:	
		Tonji Ruo ot		•			An amended filing	
Debtor 2 (Spouse, if filing)							A supplement show 13 expenses as of	ving postpetition chapter the following date:
Unit	ed States Bankr	uptcy Court for the	: EASTE	RN DISTRICT OF MISSO	URI		MM / DD / YYYY	
1	e number							
(II KI	nown)							
Of	fficial Fo	rm 106J						
So	chedule	J: Your	Exper	ises				12/1
Be	as complete a ormation. If m mber (if know	and accurate as ore space is ne n). Answer eve	s possible eded, atta ry questio	If two married people ar ch another sheet to this				
Par 1.	t 1: Descr Is this a join	ibe Your House	ehold					
	No. Go to							
	☐ Yes. Doe	s Debtor 2 live	in a separ	ate household?				
	□ No						_	
	⊔ Ye	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	tor 2.	
2.	Do you have	e dependents?	☐ No					
	Do not list De Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Granddaughte	er		Yes
					Daughter		22	□ No ■ Yes
								□ No
					Son		25	Yes
								□ No
3.	Do your exp	enses include		No				☐ Yes
		f people other t d your depende	han 👝	Yes				
5				_				
Est exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
				government assistance i				
	ficial Form 10					_	Your expe	enses
4.		or home owners		ses for your residence. In	nclude first mortgag	e 4. \$;	850.00
	If not includ	•	-					
		estate taxes				4a. \$:	0.00
		rty, homeowner's	s, or renter	's insurance		4a. \$ 4b. \$		0.00 0.00
	4c. Home	maintenance, re	epair, and ι	ıpkeep expenses		4c. \$	i	100.00
5.		owner's associat			me equity loops	4d. \$ 5. \$		0.00
J.	Additional mortgage payments for your residence, such as home equity loans				D. \$,	0.00	

Debtor 1 Tonji Rae Stringfellow	Case number (if known)	
6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$ 300	0.00
6b. Water, sewer, garbage collection		0.00
6c. Telephone, cell phone, Internet, satellite, and cable services		0.00
6d. Other. Specify:		0.00
7. Food and housekeeping supplies		0.00
B. Childcare and children's education costs		
		0.00
Clothing, laundry, and dry cleaning		0.00
Personal care products and services		0.00
Medical and dental expenses	11. \$100	0.00
2. Transportation. Include gas, maintenance, bus or train fare.	40 ¢ 250	0.00
Do not include car payments.	·=·	
3. Entertainment, clubs, recreation, newspapers, magazines, and bo		0.00
4. Charitable contributions and religious donations	14. \$	0.00
5. Insurance.		
Do not include insurance deducted from your pay or included in lines		
15a. Life insurance		0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$ 25 0	0.00
15d. Other insurance. Specify:	15d. \$	0.00
6. Taxes. Do not include taxes deducted from your pay or included in line	· · ··	
Specify: Personal Property Taxes	4	0.00
7. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ 42 8	3.00
17b. Car payments for Vehicle 2		0.00
17c. Other. Specify:		0.00
17d. Other. Specify:		
		0.00
3. Your payments of alimony, maintenance, and support that you di		0.00
deducted from your pay on line 5, Schedule I, Your Income (Offic		
Other payments you make to support others who do not live with	•	0.00
Specify:	19.	
O. Other real property expenses not included in lines 4 or 5 of this fo	4	
20a. Mortgages on other property		0.00
20b. Real estate taxes		0.00
20c. Property, homeowner's, or renter's insurance		0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
Other: Specify: Expenses for Work Classrooms	21. +\$ 15 0	0.00
Uniforms		0.00
Ciliotinis		7.00
2. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 4,278.0	0
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Officia		
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 4,278.0	<u> </u>
220. Add into 220 and 220. The result is your monthly expenses.	4,276.0	<u>''</u>
3. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 4,20 7	7.62
23b. Copy your monthly expenses from line 22c above.	23b\$ 4,27 8	
	7,210	
23c. Subtract your monthly expenses from your monthly income.		
The result is your <i>monthly net income</i> .	23c. \$ - 7 0	0.38
	ļ.	
4. Do you expect an increase or decrease in your expenses within t		
For example, do you expect to finish paying for your car loan within the year or		use of a
modification to the terms of your mortgage?		
■ No.		
☐ Yes. Explain here:		
ш гоз. <u>Ехрияттого.</u>		

Fill in th	is information to identify you	ur case:			
Debtor 1	Tonji Rae Strin	afellow			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if,	filing) First Name	Middle Name	Last Name		
United S	states Bankruptcy Court for the	EASTERN DISTRICT	OF MISSOURI		
Case nu	mber				
(if known)					☐ Check if this is an
					amended filing
o	LE 400B				
	I Form 106Dec				
Decl	aration About	an Individua	I Debtor's Sc	hedules	12/15
If two ma	arried people are filing togeth	her, both are equally resp	onsible for supplying corr	ect information.	
You mus	t file this form whenever you	ı file bankruntov schedule	es or amended schedules	Making a false statement	concealing property, or
obtaining	g money or property by frauc	d in connection with a bar			
years, or	both. 18 U.S.C. §§ 152, 1341	, 1519, and 3571.			
	Sign Below				
	Sign below				
Did	I you pay or agree to pay sor	neone who is NOT an atto	ornev to help you fill out ba	ankruptcy forms?	
	.,,,		, , , , , , , , , , , , , , , , , , , ,		
	No				
	Yes. Name of person			Attach Bankruptcy	Petition Preparer's Notice,
				Declaration, and S	ignature (Official Form 119)
Und	ler penalty of perjury, I decla	re that I have read the sur	nmary and schedules filed	d with this declaration and	
	they are true and correct.		,		
Y	/s/ Tonji Rae Stringfellow	,	X		
	Tonji Rae Stringfellow	!	Signature of I	Debtor 2	
	Signature of Debtor 1		J.g 0 01 1	-	
	Date February 25, 2020		Date		

Fill	in this informa	ation to identify you	r case:			
De	otor 1	Tonji Rae String	fellow			
Dal	otor 2	First Name	Middle Name	Last Name		
	ouse if, filing)	First Name	Middle Name	Last Name RICT OF MISSOURI Check if this is an amended filing Adividuals Filing for Bankruptcy people are filing together, both are equally responsible for supplying correct sheet to this form. On the top of any additional pages, write your name and case here You Lived Before er than where you live now? rs. Do not include where you live now. Pebtor 1 Debtor 2 Prior Address: Dates Debtor 2 Lived there Discrept Same as Debtor 1		
Uni	ted States Bank	cruptcy Court for the:	EASTERN DISTRICT OF	MISSOURI		
Ca	se number		-			
	nown)				_	
						amended filing
\sim	ficial Fam	407				
	ficial For		Affaira for Individ	luale Filing for P	ankruptov	444
nun	nber (if known)	. Answer every que	stion.			
Pai	t 1: Give De	tails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	is?			
	Married					
	□ Not marri	ed				
2.	During the las	st 3 vears. have vou	lived anywhere other than	where vou live now?		
	_	,,	,			
	□ No ■ Yes List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now	1	
			·	·		5.4 5.14 6
	Debtor 1 Price	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	aress:	
	1147 Howel		From-To: 2016-2019	☐ Same as Debtor	1	
	Saint Louis	, WO 63147	2010-2019			From-10:
	-					
3.						
Stati		s include Anzona, de	mornia, idano, Eduisiana, ivov	vada, New Mexico, Fuerto R	ico, rexas, vvasimigion and	vvidcoridini.)
	■ No	o aura van fill aut Ca	hadula III Varis Cadabtasa (Ot	ficial Form 106LIV		
	Tes. Mak	e sure you iiii out <i>sci</i>	redule H. Your Codebiors (Or	iiciai Foitii 100H).		
Pai	t 2 Explain	the Sources of You	r Income			
4.	Did you have	any income from er	nployment or from operatin	g a business during this ye	ear or the two previous cale	endar years?
	_	, , ,	,,			
	□ No ■ Yes Fill i	n the details.				
		in the details.				
			Debtor 1 Sources of income	Gross income	Debtor 2 Sources of income	Gross income
			Check all that apply.	(before deductions and	Check all that apply.	(before deductions
_				exclusions)	_	and exclusions)
		f current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$10,603.00	☐ Wages, commissions, bonuses, tips	
	-		_		☐ Operating a business	
			☐ Operating a business		- 1	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Debtor 1 Tonji Rae Stringfellow Pg 36 of 54 Case number (if known)

						_		
				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc		Gross income (before deductions and exclusions)
		■ Wages, commissions, bonuses, tips	\$59,198.00	☐ Wages, combonuses, tips	nmissions,			
				☐ Operating a business		☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$55,476.00	☐ Wages, combonuses, tips	nmissions,	
				☐ Operating a business		☐ Operating a	business	
	Include in and other winnings. List each	come regard public bene If you are fil	dless of whetl fit payments; ing a joint ca: the gross inco	he during this year or the two her that income is taxable. Exa pensions; rental income; inter se and you have income that y ome from each source separar	amples of other income are a rest; dividends; money collect you received together, list it of	alimony; child supported from lawsuits; only once under D	royalties; ar ebtor 1.	
				Dalitan 4		Dalitano		
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
i <u>.</u>	Are eithe ☐ No.	Neither D	ebtor 1 nor [P's debts primarily consumer Debtor 2 has primarily consumate pa personal, family, or household	umer debts. Consumer debt	s are defined in 11	U.S.C. § 10	01(8) as "incurred by an
			-	ore you filed for bankruptcy, di	d you pay any creditor a tota	I of \$6,825* or mo	re?	
		□ No.	Go to line 7					
		☐ Yes	paid that cr not include	each creditor to whom you pai reditor. Do not include paymer payments to an attorney for the	nts for domestic support obliques to the standard of the stand	gations, such as ch	nild support	and alimony. Also, do
	- v			nt on 4/01/22 and every 3 years		or after the date of	of adjustmen	t.
	■ Yes.			or both have primarily consu ore you filed for bankruptcy, di		al of \$600 or more?	?	
		□ No.	Go to line 7	7.				
		■ Yes	include pay	each creditor to whom you pai yments for domestic support o r this bankruptcy case.	·		, ,	
	Creditor	Creditor's Name and Address		Dates of payme	ent Total amount paid	Amount you still owe	Was this	payment for
	Prestig	e Financia	ıl	Biweekly Garnishments	\$1,216.00	\$5,900.00		

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Case number (if known)

Case number (if known)

Case number (if known) Debtor 1 Tonji Rae Stringfellow

7.	Within 1 year before you filed for bankruptour Insiders include your relatives; any general paof which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony. No	rtners; relatives of any gen- control, or owner of 20% of	eral partners; partne r more of their voting	rships of which securities; an	n you are a gener d any managing a	al partner; corporations agent, including one fo
	☐ Yes. List all payments to an insider. Insider's Name and Address	Dates of payment	Total amount	Amount yo		this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		paid ments or transfer a	still ow		ebt that benefited an
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount yo still ow		this payment ditor's name
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankruptor List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case
10.	Within 1 year before you filed for bankruptor. Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address		erty repossessed, fo		rnished, attache	d, seized, or levied? Value of the property
		Explain what happened				
	Prestige Financial	Debtor's wages have approximately \$4500 ☐ Property was reposse ☐ Property was foreclos ☐ Property was garnishe ☐ Property was attached	ssed. ed.		019-2020	\$0.00
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		uding a bank or fin	ancial institu	tion, set off any	amounts from your
	Creditor Name and Address	Describe the action the	creditor took		ate action was ken	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a □ No □ Yes		rty in the possessi			efit of creditors, a

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Debtor 1	Tonji Rae Stringfellow	Pg 38 of 54	Case number (if known)	

Par	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.	ptcy, did you give any gifts with a total value of more t	han \$600 per person?	
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or co	ptcy, did you give any gifts or contributions with a totantribution.	al value of more than S	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankrup or gambling? No Yes. Fill in the details.	tcy or since you filed for bankruptcy, did you lose any	thing because of theft	t, fire, other disaster,
	how the loss occurred	Describe any insurance coverage for the loss notice the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or princlude any attorneys, bankruptcy petition pro	tcy, did you or anyone else acting on your behalf pay or reparing a bankruptcy petition? reparers, or credit counseling agencies for services required		ty to anyone you
	Yes. Fill in the details.		_	
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	A.K. Smith, LLC 26A North Central Avenue Saint Louis, MO 63105 aksmithlaw@gmail.com	Attorney Fees	1/28/2020	\$500.00
	A.K. Smith, LLC 26A North Central Avenue Saint Louis, MO 63105 aksmithlaw@gmail.com	Attorney Fees	2/7/2020	\$100.00

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Debtor 1 Tonji Rae Stringfellow Pg 39 of 54 Case number (if known)

17.	Within 1 year before you filed for bankrupto promised to help you deal with your credit Do not include any payment or transfer that you No	ors or to make paymen			or transfer any prope	rty to anyone who
	☐ Yes. Fill in the details. Person Who Was Paid Address	Description and transferred	value of any pro	perty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers minclude gifts and transfers that you have alread No Yes. Fill in the details.	ousiness or financial at ade as security (such as	fairs? the granting of a			
	Person Who Received Transfer Address Person's relationship to you	Description and property transfe			any property or s received or debts schange	Date transfer was made
19.			ny property to a	self-settled tr	ust or similar device	of which you are a
	Name of trust	Description and	value of the pro	perty transferi	red	Date Transfer was made
Pai	t 8: List of Certain Financial Accounts, In	struments, Safe Depos	sit Boxes, and St	orage Units		
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso No Yes. Fill in the details.	or other financial acco	unts; certificates	of deposit; sl		
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	• • • • • • • • • • • • • • • • • • • •		ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer
	Regions Bank	xxxx-			osed in 2019	\$0.00
21.	Do you now have, or did you have within 1 cash, or other valuables? No	year before you filed fo	or bankruptcy, ar	ny safe depos	it box or other depos	itory for securities,
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?

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Debtor 1 Tonji Rae Stringfellow

Case number (if known)

22.	Have you stored property in a storage unit o	or place other than your home within	1 year before you filed for bankruptcy	?			
	No						
	Yes. Fill in the details.			_			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?			
Par	t 9: Identify Property You Hold or Control	for Someone Else					
	Do you hold or control any property that so for someone.	meone else owns? Include any prop	erty you borrowed from, are storing for	, or hold in trust			
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value			
Par	t 10: Give Details About Environmental Info	ormation					
For t	the purpose of Part 10, the following definition	ons apply:					
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	he air, land, soil, surface water, grou	- · · · · · · · · · · · · · · · · · · ·				
	Site means any location, facility, or property to own, operate, or utilize it, including dispose	•	I law, whether you now own, operate,	or utilize it or used			
	Hazardous material means anything an envi hazardous material, pollutant, contaminant,		us waste, hazardous substance, toxic s	substance,			
Repo	ort all notices, releases, and proceedings the	at you know about, regardless of wh	en they occurred.				
24.	Has any governmental unit notified you that	t you may be liable or potentially liab	le under or in violation of an environme	ental law?			
■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any release of hazardous material?						
	■ No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adn	ninistrative proceeding under any en	vironmental law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	t 11: Give Details About Your Business or	Connections to Any Business					
27.	Within 4 years before you filed for bankrupt	cy, did you own a business or have a	any of the following connections to any	/ business?			
	☐ A sole proprietor or self-employed in	n a trade, profession, or other activit	y, either full-time or part-time				
	☐ A member of a limited liability comp	any (LLC) or limited liability partners	hip (LLP)				
Offici	al Form 107 Statem	ent of Financial Affairs for Individuals Fili	ng for Bankruntey	nage			

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		☐ A partner in a partnership						
		☐ An officer, director, or managing exe	ecutive of a corporation					
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation					
		No. None of the above applies. Go to P	art 12.					
		Yes. Check all that apply above and fill	in the details below for each business.					
		Isiness Name	Describe the nature of the business	Employer Identification number				
		Idress umber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.				
				Dates business existed				
28.		Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
	■ No □ Yes. Fill in the details below.							
	Ac	nme Idress Imber, Street, City, State and ZIP Code)	Date Issued					
Pai	t 12	Sign Below						
are with 18 U	true a b J.S.C Tor nji F	and correct. I understand that making a		eclare under penalty of perjury that the answers otaining money or property by fraud in connection rs, or both.				
Da	e _	February 25, 2020	Date					
Did ■ N	lo	attach additional pages to Your Stateme	nt of Financial Affairs for Individuals Filing	for Bankruptcy (Official Form 107)?				
Did ■ N	•	pay or agree to pay someone who is not	an attorney to help you fill out bankruptcy	forms?				
	es.	Name of Person Attach the Bankrup	otcy Petition Preparer's Notice, Declaration, ar	nd Signature (Official Form 119).				

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Fill in this inform	nation to identify your	case:			
Debtor 1	Tonji Rae Stringfe				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	EASTERN DISTRI	CT OF MISSOURI		
Case number					
(if known)				I	Check if this is an
					amended filing
Official Fo	rm 108				
		n for Indiv	iduals Filing Under	Chanter 7	40/45
Statemen	it of lifteritio	ii ioi iiidiv	iduais i illing Onder	Chapter 1	12/15
If you are an indiv	vidual filing under chap	oter 7, you must fill	out this form if:		
_	claims secured by you				
You must file this	ver is earlier, unless th	ithin 30 days after y	ot expired. you file your bankruptcy petition or by time for cause. You must also send		
	ople are filing together d date the form.	in a joint case, bot	h are equally responsible for supplyi	ng correct informati	on. Both debtors must
	and accurate as possib our name and case nun		needed, attach a separate sheet to th	is form. On the top	of any additional pages,
Part 1: List Yo	our Creditors Who Have	Secured Claims			
For any creditorinformation be		rt 1 of Schedule D:	Creditors Who Have Claims Secured	by Property (Officia	al Form 106D), fill in the
	editor and the property the	nat is collateral	What do you intend to do with the p secures a debt?		id you claim the property s exempt on Schedule C?
Creditor's Ex	xeter Finance		□ Surrender the property	г] No
name:	xeter i mance		☐ Surrender the property.☐ Retain the property and redeem it.	·	1 NO
Description of	2016 Chara Equina	× 100 000	Retain the property and enter into a	a I	Yes
property	2016 Chevy Equino miles	DX 100,000	Reaffirmation Agreement. Retain the property and [explain]:		
securing debt:	2016 Chevy Equino		Retain the property and [explain]:		
3	Approximate Milea	ge: 100,000			
Part 2: List Yo	our Unexpired Personal	Property Leases			
For any unexpire in the information	d personal property lean below. Do not list rea	ase that you listed i I estate leases. Une	n Schedule G: Executory Contracts a expired leases are leases that are still	in effect; the lease	
You may assume	an unexpired persona	I property lease if the	he trustee does not assume it. 11 U.S	.C. § 365(p)(2).	
Describe your un	nexpired personal prop	erty leases		Will th	e lease be assumed?
Lessor's name:				□ No	
Description of lea Property:	sed			☐ Ye	s
Lessor's name:				□ No	
Description of lea Property:	sed			☐ Ye	•
				⊔ Ye	S

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Tonji Rae Stringfellow	Case number (if known)
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property that is subject to an unexpired lease.	property of my estate that secures a debt and any personal
χ /s/ Tonji Rae Stringfellow χ	
Tonji Rae Stringfellow Signature of Debtor 1	nature of Debtor 2
Date February 25, 2020 Date	

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Fill in this info	ormation to identify your case:				x only as d	irected in this form and	in Form
Debtor 1	Tonji Rae Stringfellow			2A-1Supp:			
Debtor 2 (Spouse, if filing)				■ 1. There	e is no pres	umption of abuse	
United States	s Bankruptcy Court for the:	Missouri				o determine if a presur nade under <i>Chapter</i> 7	
Case numbe	r			_	`	icial Form 122A-2).	
(ii Kilowii)						does not apply now be received apply service but it could apply	
Official	Torm 100A 1			☐ Check	if this is a	n amended filing	
	Form 122A - 1 r 7 Statement of Your Cu i	rrant Mai	othly Inc	omo			40/40
Chapte	1 / Statement of Tour Cur	TELL MICH	itiliy ilic	Joine			12/19
attach a separa case number (i qualifying milit	e and accurate as possible. If two married people ate sheet to this form. Include the line number to waif known). If you believe that you are exempted frow tary service, complete and file Statement of Exemple.	which the addition m a presumption	nal information a of abuse becau	applies. On ise you do r	the top of a	ny additional pages, wri narily consumer debts o	te your name and or because of
	your marital and filing status? Check one or	nlv					
_	married. Fill out Column A, lines 2-11.	ııy.					
	ried and your spouse is filing with you. Fill o	ut both Columns	A and B lines	2 11			
	ried and your spouse is NOT filing with you.		•	2-11.			
_	ving in the same household and are not lega	•	•	Jumne Δ ar	nd R lines '	D ₋ 11	
	ving separately or are legally separated. Fill	-					ı declare under
p	enalty of perjury that you and your spouse are living apart for reasons that do not include evadi	egally separated	d under nonban	kruptcy lav	v that applic	es or that you and you	
101(10A). F the 6 month	verage monthly income that you received from all or example, if you are filing on September 15, the 6-n s, add the income for all 6 months and divide the tota n the same rental property, put the income from that p	nonth period would I by 6. Fill in the re	l be March 1 thro sult. Do not inclu	ugh August 3 de any incon	31. If the amone amount m	ount of your monthly incon ore than once. For examp	ne varied during ble, if both
				Column A Debtor 1		Column B Debtor 2 or non-filing spouse	
	oss wages, salary, tips, bonuses, overtime, deductions).	and commission	ons (before all	\$6	,016.00	\$	
	y and maintenance payments. Do not include B is filled in.	payments from	a spouse if	\$	0.00	\$	
of you of from an and room	ounts from any source which are regularly por your dependents, including child support unmarried partner, members of your household mmates. Include regular contributions from a sp	. Include regular d, your depende	r contributions nts, parents,	\$	0.00	\$	
	Do not include payments you listed on line 3. ome from operating a business, profession,	or farm		Ψ		Ψ	
o. Not mo	ome from operating a basiness, profession,		otor 1				
Gross re	eceipts (before all deductions)	\$ 0.00					
Ordinary	y and necessary operating expenses	-\$ 0.00					
Net mor	nthly income from a business, profession, or far	m \$ 0.00	Copy here ->	\$	0.00	\$	
6. Net ince	ome from rental and other real property						
			otor 1				
	eceipts (before all deductions)	\$ 0.00					
	y and necessary operating expenses	-\$ 0.00	Copy here ->	¢	0.00	\$	
	nthly income from rental or other real property	\$	copy nere ->	· .	0.00	\$	
7. Interest	t, dividends, and royalties			\$	0.00	Ψ	

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Debtor 1 Tonji Rae Stringfellow Case number (if known)

							Column A Debtor 1		Column Debtor non-fili		
8.	Unem	ployn	nent compensation				\$	0.00	\$		
		cial S	r the amount if you contend security Act. Instead, list it he	ere:		nefit unde	·				
		you		\$		0.00					
			spouse								
	benefit not inc United disabil pay pa does n	t under clude a l State lity, or aid und not exc	retirement income. Do not be the Social Security Act. All any compensation, pension, as Government in connection death of a member of the under chapter 61 of title 10, the ceed the amount of retired per any provision of title 10 of	lso, except as s , pay, annuity, on with a disabili iniformed servic en include that p oay to which you	tated in the next ser r allowance paid by ty, combat-related in es. If you received a pay only to the exter I would otherwise be	ntence, do the njury or any retired nt that it		0.00	\$		
10.	Do not receive domes United disabil	t inclu ed as stic ter State lity, or	m all other sources not listed any benefits received un a victim of a war crime, a crorrorism; or compensation, pees Government in connection death of a member of the una separate page and put the	der the Social S rime against hur ension, pay, and n with a disabili iniformed service	Security Act; paymen manity, or internation nuity, or allowance p ry, combat-related in	nts nal or paid by the njury or					
		•					\$	0.00	\$		
		_					\$	0.00	\$		
		Tot	tal amounts from separate p	ages, if any.		+	\$	0.00	\$		
11.			our total current monthly in. Then add the total for Col			\$	6,016.00	+ \$_		_ = \$	6,016.00
											current monthly
Part	2.	Dete	rmine Whether the Means	Test Applies t	o You					incom	е
				•••							
12.		•	our current monthly incon	•	•						
	12a. C	ору у	our total current monthly inc	come from line	1		Сор	y line 11 l	nere=>	\$	6,016.00
	M	/lultipl	y by 12 (the number of mont	ths in a year)						X '	12
	12b. T	he res	sult is your annual income fo	or this part of th	e form					12b. \$	72,192.00
13.	Calcul	late ti	he median family income t	hat applies to	you. Follow these s	teps:					
	Fill in t	the sta	ate in which you live.		МО						
	Fill in t	the nu	ımber of people in your hous	sehold.	4]					
	Fill in t	the me	edian family income for your	r state and size	of household.	_				13. \$	90,489.00
	To find	d a list	t of applicable median incom	ne amounts, go	online using the link	specified	in the separ	ate instruc		<u> </u>	
14.	ioi triis	s torm	. This list may also be availa	able at the bank	ruptcy clerk's office.						
			i. This list may also be availa e lines compare?	able at the bank	ruptcy clerk's office.						
	How d	do the	e lines compare? Line 12b is less than or equence of the Part 3. Do NOT fill out	ual to line 13. O ut or file Official	n the top of page 1, Form 122A-2.	check box		·			20.4.0
	How d	do the	e lines compare? Line 12b is less than or equ	ual to line 13. O ut or file Official 13. On the top o	n the top of page 1, Form 122A-2.	check box		·			22A-2.
Part	How do 14a.	do the	e lines compare? Line 12b is less than or equipment of the part 3. Do NOT fill out the table 12b is more than line 12b.	ual to line 13. O ut or file Official 13. On the top o	n the top of page 1, Form 122A-2.	check box		·			22A-2.
Part	How d 14a. 14b.	do the □ Sign	Line 12b is less than or equence of the first of the firs	ual to line 13. O ut or file Official 13. On the top o rm 122A–2.	n the top of page 1, Form 122A-2. If page 1, check box	check bo:	resumption o	f abuse is	determine	ed by Form 12	
Part	How d 14a. 14b.	Sign Sy sign In the system of the system o	Line 12b is less than or equence for part 3. Do NOT fill out Line 12b is more than line and the form of the form o	ual to line 13. O ut or file Official 13. On the top o rm 122A–2.	n the top of page 1, Form 122A-2. If page 1, check box	check bo:	resumption o	f abuse is	determine	ed by Form 12	
Part	How d 14a. 14b. 3: B	Sign Sy sign Ton Sign	Line 12b is less than or equence for the 12b is less than or equence for the 12b is more than line for the 12b is more than 12b is less than 12b	ual to line 13. O ut or file Official 13. On the top o rm 122A–2.	n the top of page 1, Form 122A-2. If page 1, check box	check bo:	resumption o	f abuse is	determine	ed by Form 12	

Official Form 122A-1

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Debtor 1	Tonji Rae Stringfellow	Case number (if known)	
	MM/DD/YYYY		
	If you checked line 14a, do NOT fill out or file Form 122A-2.		

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Official Form 122A-1

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
	\$245	filing fee
	\$75	administrative fee
	+ \$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

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most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

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Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 20-40987 Doc 1 Filed 02/25/20 Entered 02/25/20 16:22:07 Main Document Pg 51 of 54

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of Missouri

In re	Tonji Rae Stringfellow		Case No.				
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPEN	NSATION OF ATTOR	NEY FOR DE	EBTOR(S)			
C		g of the petition in bankruptcy,	I certify that I am the attorney for the above named debtor(s) and that f the petition in bankruptcy, or agreed to be paid to me, for services rendered or to r in connection with the bankruptcy case is as follows:				
				600.00			
	Prior to the filing of this statement I have received		\$	600.00			
	Balance Due		\$	0.00			
2. 7	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3. 7	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed comp	ensation with any other person u	unless they are mem	bers and associates of	f my law firm.		
1	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrows.				aw firm. A		
5.	In return for the above-disclosed fee, I have agreed to re	nder legal service for all aspects	of the bankruptcy c	ase, including:			
t	 Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credite [Other provisions as needed] 	ement of affairs and plan which ors and confirmation hearing, and	may be required; d any adjourned hea	rings thereof;			
	Negotiations with secured creditors to re reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho	ns as needed; preparation	mption planning; and filing of moti	preparation and f ons pursuant to 1	iling of 1 USC		
б. I	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding.	e does not include the following schargeability actions, judic	service: cial lien avoidanc	es, relief from stay	actions or		
		CERTIFICATION					
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	y agreement or arrangement for	payment to me for re	epresentation of the d	ebtor(s) in		
F	ebruary 25, 2020	/s/ Andrew Kirkwo	ood Smith				
Date		Andrew Kirkwood Signature of Attorney			_		
		A.K. Smith, LLC	y				
		26A North Central Saint Louis, MO 6					
		314-740-2989 Fax					
		aksmithlaw@gma	il.com				
		Name of law firm					

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United States Bankruptcy Court Eastern District of Missouri

In re	Tonji Rae Stringfellow		Case No.	
		Debtor(s)	Chapter	7
	VERIFICAT	ION OF CREDITOR M	IATRIX	
	The above named debtor(s) hereby cer	tifies/certify under penalt	y of perjury tha	at the attached list
conta	ining the names and addresses of my cree	ditors (Matrix), consisting	g of 2 page(s	s) and is true, correct and
comp	lete.			
		/s/ Tonji Rae Stringfe		
		Tonji Rae Stringfello	w	
		Debtor		
		Dated: February	25 2020	
		Dated: February	23, 2020	

Acct Res Crp 700 Goddard Avenue Chesterfield, MO 63005

Ashro 3650 Milwaukee St Madison, WI 53714

Carhop Finance 7401 Bush Lake Rd Minneapolis, MN 55439

Charter Communications PO Box 790086 Saint Louis, MO 63179

Con Col Mgmn (Club Fitness) Pob 1839 Maryland Heights, MO 63043

Credit One Bank Na Po Box 98872 Las Vegas, NV 89193

Exeter Finance Po Box 166097 Irving, TX 75016

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

Hub Furnitur 1901 S Broadway Saint Louis, MO 63104

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101

Jill Olsen (Prestige) 118 North Conistor Lane, Suite B Liberty, MO 64068

Missouri Payday Loans 9554 Page Saint Louis, MO 63132

Mohela/sofi 633 Spirit Drive Chesterfield, MO 63005

Mohela/sofi 633 Spirit Drive Chesterfield, MO 63005 Montgomery Ward 1112 7th Ave Monroe, WI 53566

Ncb Management Service (Rise) 1 Allied Drive Trevose, PA 19053

Rise/ecs 4150 International Plaza Fort Worth, TX 76109

Speedy Cash PO Box 780408 Wichita, KS 67278

SSM Medical Health Group PO Box 795100 Saint Louis, MO 63179

St. Louis County Collector of Revenue 41 S Central Avenue Saint Louis, MO 63105

St. Mary's Hospital PO Box 776236 Chicago, IL 60677

The Barton Law Group, LLC (Sunshine Ente 17600 Chesterfield Airport Road Suite 201 Chesterfield, MO 63005

Transworld Sys Inc/55 (St. Marys) Pob 15270 Wilmington, DE 19850

Vance & Huffman Llc (Tempoe) 55 Monette Parkway Smithfield, VA 23430

Webbank/fingerhut 6250 Ridgewood Road Saint Cloud, MN 56303